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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

HOWARD, FRANK

Serial No. 10/604,830

Filed: 8/20/2003

Title: SYSTEM AND METHOD OF MEDIATING)  
BUSINESS TRANSACTIONS )

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) Group Art Unit: 3621  
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)  
) Examiner:  
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)

Mail Stop IDS  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, Virginia 22313-1450

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Respectfully submitted,

HOVEY WILLIAMS LLP

Dated: December 22, 2003

by

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ATTORNEYS FOR APPLICANT

(Docket No. 34105)

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SYSTEM AND METHOD OF MEDIAT-  
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Group Art Unit No. 3621

Examiner:

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Sir:

INFORMATION DISCLOSURE STATEMENT

Transmitted herewith is a list on Form PTO-1449 of patents, publications, or other information submitted by the applicants for consideration by the Office pursuant to the duty of disclosure under 37 CFR 1.56, together with legible copies to the extent clean copies are available.

It is respectfully submitted that the present invention as claimed is patentable over the listed references.

Any fee which might be due in connection with this Disclosure Statement should be applied against our Deposit Account No. 19-0522.

Respectfully submitted,

HOVEY WILLIAMS LLP

By

A handwritten signature in black ink, appearing to read "Thomas B. Luebbering".

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(Docket No. 34105).

FORM PTO-1449  
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PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
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10/604,830INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT: HOWARD, Frank

FILING DATE: 8/20/2003

GROUP: 3621

## U.S. PATENT DOCUMENTS

EXAM. INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6 4 1 5 2 7 1	7/2/2002	Turk et al			
	6 3 9 4 3 4 1	5/28/2002	Mäkipää			
	6 2 9 9 0 6 2	10/9/2001	Hwang			
	6 2 8 2 5 2 2	8/28/2001	Davis et al			
	5 8 7 0 4 7 3	2/9/1999	Boesch et al			
	5 4 5 5 4 0 7	10/3/1995	Rosen			

## FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
					YES NO
EP 0 9 2 4 6 6 7 A2	6/23/1999	Europe			

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	US 2001/0029472 A1; Oct. 11, 2001; Hataguchi; ANONYMOUS PURCHASE AND SALE SYSTEM FOR ONLINE SHOPPING AND DELIVERY SERVICES VIA COMPUTER NETWORKS
	US 2001/0037209 A1; Nov. 1, 2001; Tarbutton et al; PRE-PAID PAYMENT SYSTEM AND METHOD FOR ANONYMOUS PURCHASING TRANSACTIONS
	US 2002/0026418 A1; Feb. 28, 2002; Koppel et al; METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE WITH EXISTING NETWORK OF CREDIT CARDS
	US 2002/0099667 A1; Jul 25, 2002; Diamandis et al; METHOD AND APPARATUS FOR MAKING PURCHASES OVER THE INTERNET USING PRE-PAID CARDS
	US 2002/0120563 A1; Aug. 29, 2002; McWilliam et al; SYSTEM AND METHOD FOR EFFECTING ANONYMOUS PAYMENTS
	US 2002/0194080 A1; Dec. 19, 2002; Louri; INTERNET CASH CARD

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.